

instructions for establishing an address of the second terminal on the second network;

instructions for establishing a communications link, on the second network, with the second terminal;

instructions for transmitting confirmatory information, via the first network, to the first terminal;

instructions for receiving a representation of the confirmatory information, via the second network, from the second terminal;

instructions for comparing the received representation to the transmitted information and for producing a comparison indicating indicium; and

instructions, responsive to the comparison indicium, for conducting an authorization process and for generating an authorization related indicium.

48. A system as in claim 47 wherein the second network comprises a switched telephone system with a wireless portion.

49. A system as in claim 48 wherein the second terminal comprises one of a land line telephone and a wireless phone.

50. A system as in claim 48 wherein the communications link of the second network is established simultaneously with another communications link using the first network.

51. A system as in claim 48 which includes instructions for displaying the confirmatory information on the first terminal.

52. A system as in claim 47 for authorizing a charge to a financial account wherein the inquiry from the first terminal includes a financial account designator.

53. A system as in claim 52 wherein the instructions for conducting an authorization process comprise instructions for evaluating if a proposed charge to the designated account will be accepted.

54. A system as in claim 53 for authorizing a charge to a credit-type account wherein the instructions for evaluating comprise instructions for determining if a proposed charge to a designated credit-type account will be accepted as an increase to an amount due on the respective account.